
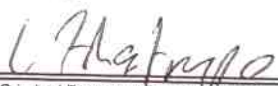


United States District Court		DISTRICT Eastern District of Pennsylvania	
UNITED STATES OF AMERICA v. Eric Young and Calvin Johnson		DOCKET NO.	
		MAGISTRATE'S CASE NO.  13-108	
Complaint for violation of Title 18, United States Code, Section 1344			
NAME OF JUDGE OR MAGISTRATE  Honorable L. Felipe Restrepo		OFFICIAL TITLE  U.S. Magistrate Judge	LOCATION  Philadelphia, PA
DATE OF OFFENSE  2012	PLACE OF OFFENSE  Philadelphia and Bensalem, PA	ADDRESS OF ACCUSED (if known)  Bucks County Correctional Facility 1730 South Easton Road, Doylestown, PA 18901	
COMPLAINANT'S STATEMENT OF FACTS CONSTITUTING THE OFFENSE OR VIOLATION:  From at least in or about January 2012 through at least in or about August 2012, in the Eastern District of Pennsylvania and elsewhere, defendants Eric Young and Calvin Johnson devised a scheme to defraud TD Bank, then insured by the Federal Deposit Insurance Corporation, and to obtain monies owned by and under the care, custody, and control of TD Bank by means of false and fraudulent pretenses, representations, and promises, in violation of Title 18, United States Code, Section 1344.			
BASIS OF COMPLAINANT'S CHARGE AGAINST THE ACCUSED:  SEE AFFIDAVIT ATTACHED HERETO.			
MATERIAL WITNESSES IN RELATION AGAINST THE ACCUSED:			
Being duly sworn, I declare that the foregoing is true and correct to the best of my knowledge.		SIGNATURE OF COMPLAINANT (official title)  	
		OFFICIAL TITLE  Special Agent Malaika Crowe, U.S. Secret Service	
Sworn to before me and subscribed in my presence.			
SIGNATURE OF MAGISTRATE (1)  			DATE  1/28/13

1) See Federal Rules of Criminal Procedure rules 3 and 54.

AFFIDAVIT

MALAIKA CROWE, being duly sworn, states the following under oath:

1. I am a Special Agent with the U.S. Secret Service and have been so employed for over three and a half years. I am currently assigned to the financial crimes squad within the Philadelphia Field Office. Prior to joining the U.S. Secret Service, I served as a Military Police Officer for the United States Army for six and a half years. I have conducted multiple federal and local investigations involving counterfeit currency, counterfeit checks, bank fraud, access device fraud, identity theft, money laundering, and child pornography.
2. Based on my training and experience as a Special Agent in the United States Secret Service, I have knowledge of federal and local investigations involving bank fraud. This affidavit is based on my work and the work of, and conversations with, officers of the Bensalem Police Department, other law enforcement officers, and TD Bank investigators.
3. Because this affidavit is submitted for the sole purpose of establishing probable cause to support the issuance of arrest warrants for Eric Young and Calvin Johnson, I have not included each and every fact known to the government concerning this investigation. All conversations are recounted in sum and substance.
4. As part of this investigation, Detective Stephen Clark of the Bensalem Police Department and I, with information provided by TD Bank and elsewhere, determined that Eric Young and Calvin Johnson, who are now in custody at the Bucks County Correctional Facility, were the leaders of a bank fraud scheme that they executed

from at least January through August 2012. Pursuant to this scheme, Young and Johnson recruited individuals to open bank accounts at TD Bank, made or used others to make fraudulent deposits into these new accounts, and then withdrew funds from the accounts before TD Bank determined that the deposits were invalid. According to the bank, this fraud caused over \$100,000 of losses in 2012. Young and Johnson were arrested in late August 2012, and subsequently admitted their participation in this bank fraud scheme.

5. TD Bank records and surveillance recordings show that as part of the scheme, various individuals opened new TD Bank accounts with small cash deposits and received bank cards and starter checks for the accounts.

6. Bank records and recordings also show that other individuals made large purported deposits into the new accounts. These records show that the depositors made their purported deposits at TD Bank branches using either (i) starter checks drawn on other new accounts with insufficient funds or (ii) empty envelopes. Pursuant to bank policy, TD Bank credited the accounts early the morning after the deposits. TD Bank's surveillance recordings show that in early 2012, one or two women made the fraudulent deposits into the accounts, but in mid-2012 Johnson made most of the fraudulent deposits.

7. TD Bank records show that substantial withdrawals were made from the new accounts via ATMs after the bank credited the accounts but before the bank determined that the deposits would not clear. Surveillance recordings from the bank and elsewhere show that Young and Johnson made these withdrawals. As a result of this activity, TD Bank suffered losses with respect to most of the accounts into which fraudulent deposits were made.

8. Finally, TD Bank records and recordings reveal that telephone no. 267-615-1094 had been used to call the bank regarding many of the fraudulent accounts. As explained below, Detective Clark and I later determined that this was the telephone number for Young's cellphone.

9. In late August 2012, TD Bank informed Detective Clark and me that for several days, Johnson had been making fraudulent deposits at a TD Bank branch in Philadelphia, Pennsylvania. Based upon this information, on August 31, 2012, Detective Clark and I conducted surveillance on this branch. At approximately 7:30 p.m., Detective Clark and I observed an individual matching Johnson's description, later identified as Calvin Johnson, enter the branch and use the ATM. When Johnson exited the branch, Detective Clark arrested Johnson and brought him to the Bensalem Police Department.

10. Later that evening, Detective Clark and I interviewed Johnson at the police department. Johnson waived his rights and agreed to speak to us without a lawyer present. Johnson stated that approximately four years ago, Eric Young approached him at the All Brothers Place Shelter in Philadelphia, Pennsylvania and recruited him to deposit either starter checks or empty envelopes into other individuals' bank accounts via ATMs. According to Johnson, he primarily deposited these starter checks or empty envelopes. Johnson admitted, however, that he also withdrew money from the ATMs. Johnson stated that Young gave him about \$50 for each deposit and about \$60 for each withdrawal. During the interview, Johnson stated that he was currently staying at the North American Motors Inn Hotel located at 4444 City Line Avenue in Philadelphia,

Pennsylvania. Johnson stated that Young was also staying in that room and might still be in the room. Johnson provided us with written consent to search the hotel room.


11. Later that evening, Bensalem police officers and I went to the North American Motors Inn Hotel. When we arrived at Johnson's hotel room, we saw a black male matching Young's description running down the hotel staircase. Bensalem police officers and I pursued and caught the man, who was Eric Young, a block or two from the hotel. The Bensalem police officers arrested him and conducted a search of Johnson's hotel room. They found several TD Bank and Wells Fargo bank cards and a cellphone. The number of this cellphone was 267-615-1094, which was the number that TD Bank had identified as placing calls to the bank regarding many of the fraudulent accounts.

12. The Bensalem police officers and I brought Young to the Bensalem Police Department for questioning. By the time the police department processed Young, it was early in the morning of September 1, 2012. At this time, Detective Clark and I interviewed Young, who waived his rights and agreed to speak to us without a lawyer present. Young admitted that he participated in the fraudulent scheme. Young explained that as part of the scheme, he recruited individuals to open bank accounts. Young stated that he then paid the openers for their bank cards and PIN numbers. Young admitted that next, he gave the bank cards and starter checks to Johnson and others to deposit starter checks or empty envelopes into the ATMs. Young also admitted that he withdrew money from the ATMs. Finally, Young stated that his cellphone number was 267-615-1094.


13. Subsequently, Detective Clark and I interviewed Angel Rodriguez and Ramon Rodriguez, two taxicab drivers from Family Car Service Cab Company. These drivers recognized Young and Johnson from surveillance photos and stated that in 2012,

they frequently picked up and dropped off these individuals at banks, casinos, and two motels. The drivers explained that they often picked up other individuals with Young and Johnson and drove them to banks. The drivers stated that Young and Johnson waited in the cab while the other individuals went into the banks, and when the others returned, they gave bank paperwork to Young and Johnson.

14. Therefore, based on the above, there is probable cause to believe that Eric Young and Calvin Johnson did, with intent to defraud, knowingly execute a scheme to defraud TD Bank, then insured by the Federal Deposit Insurance Corporation, and to obtain monies owned by and under the care, custody, and control of TD Bank by means of false or fraudulent pretenses, representations, or promises, in violation of 18 U.S.C. § 1344.

  
Malaika I. Crowe  
Special Agent  
U.S. Secret Service

Subscribed and sworn to before me this  
28 day of January 2013.

  
HON. L. FELIPE RESTREPO  
United States Magistrate Judge